

**INFORMATION DISCLOSURE  
CITATION**

ATTY. DOCKET NO.

**SERIAL NO.**

**3777-8**

09/736,364

**APPLICANT**

NEL

FILING DATE

**GROUP**

December 15, 2000

2164


## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

PATENT DOCUMENTS							TRANSLATION	
DOCUMENT		DATE	COUNTRY	CLASS	SUBCLASS	YES	NO	
DFC ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓	GB 2,109,966A	06/1983	GB					
	EPO 0,513,484 A2	11/1992	EPO					
	EPO 0,519,071 A1	12/1992	EPO					
	WO 93/02422	02/1993	PCT					
	WO 93/04435	03/1993	PCT					
	WO 93/19427	09/1993	PCT					
	WO 93/06556	04/1993	PCT					
	WO 94/11836	05/1994	PCT					

**OTHER DOCUMENTS (including Author, Title, Date, Pertinent pages, etc.)**

DFCC	"La Caixa' terminal for buying tickets or for the payment of fees (and English translation) allegedly appearing in a June 1993 Spanish paper	
	Geographical distribution of branch network as of December 31, 1993	6/11/03



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Unknown

(Use several sheets if necessary)

JCS62 U.S. PTO  
09/736364  
12/15/00

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
DFC	3,513,298	5/1970	Riddle et al			
	3,641,497	2/1972	Constable			
	3,648,020	3/1972	Tateisi et al			
	3,657,521	4/1972	Constable			
	3,697,729	10/1972	Edwards et al			
	3,760,158	9/1973	Whitehead et al			
	3,761,682	9/1973	Barnes et al			
	3,970,992	9/1976	Boothbroyd et al			
	4,305,059	12/1981	Benton			
	4,322,612	3/1982	Lange			
	4,341,951	7/1982	Benton			
	4,390,968	6/1983	Hennessy et al			
	4,536,647	8/1985	Atalla et al			
	4,634,845	1/1987	Hale et al			
	4,652,276	3/1987	Burden			
	4,689,478	8/1987	Hale et al			
	4,694,397	9/1987	Grant et al			
	5,202,825	4/1993	Miller et al			
	5,220,501	6/1993	Lawlor et al			

## FOREIGN PATENT DOCUMENTS

DOCUMENT	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
DFC	2,071,369	9/1981			
	03-259389	Japan			X
	75/7569	South Africa			

## OTHER DOCUMENTS (including Author, Title, Date, Pertinent pages, etc.)

DFC	"Computer Systems Make At-home Banking A Reality", Janie L. Rosman, Fairfield County Business Journal, February 1, 1993		
↓	"Online Resources' Home Banking Patent Hits Hot Buttons Throughout Industry", Lisa Fickenscher, American Banker, February 17, 1994		
*Examiner	Debra Charles	Date Considered	6/11/03

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to application.